IN THE CLAIMS

1.   (Currently Amended) A method of facilitating account statement reconciliation, said method comprising the computer implemented steps of:

associating selected transactions within data records within a computer for an account to form a persistent transaction group within the account data records, wherein the transaction group [[may]] can be treated both as a single transaction and as a plurality of individual transactions by a user, wherein the selected transactions were paid or deposited together; and

displaying within a computer a total for the transaction group when the selected transactions within the transaction group are individually displayed, wherein the total for the transaction group [[may]] can be readily reconciled with a consolidated entry in an external account statement.

2-3.   canceled

4.   (Original) The method of Claim 1, further comprising:

displaying a visual indicator of the association of the selected transactions within and forming the transaction group when the selected transactions within the transaction group are individually displayed.

5.   (Original) The method of Claim 1, further comprising:

forming a plurality of transaction groups within the data records for the account; and

displaying a total for each transaction group within the plurality of transaction groups.

6.   (Original) The method of Claim 5, further comprising:

identifying unreconciled transactions within data records for the account;

determining whether the unreconciled transactions include at least one transaction from a transaction group; and

reconciling each transaction group containing unreconciled transactions to a corresponding transaction record within the external account statement utilizing the transaction group total.

7.   canceled

8.   (Currently Amended) An apparatus for facilitating account statement reconciliation, comprising:

association means for persistently associating selected transactions within data records for an account to form a transaction group which [[may]] can be selectively treated as a single transaction, wherein the selected transactions were paid or deposited together; and

display means for displaying a total for the transaction group when the selected transactions within the transaction group are individually displayed, wherein the total for the transaction group [[may]] can be readily reconciled with a consolidated entry in an external account statement.

9-10. canceled

11.   (Original) The apparatus of Claim 8, further comprising:

indication means for displaying a visual indicator of the association of the selected transactions within and forming the transaction group when the selected transactions within the transaction group are individually displayed.

12-14. canceled

15.   (Currently Amended) A computer program product for use with a data processing system, comprising:

a first instruction[[s]] set embodied within a on the computer usable medium for associating selected transactions within data records for an account to form a persistent transaction group having a data record distinct from data records for the selected transactions, allowing the transaction group to be selectively treated as a single transaction and as a plurality of individual transactions, wherein the selected transactions were paid or deposited together; and

a second instruction[[s]] set embodied within a on the computer usable medium for displaying a total for the transaction group when the selected transactions within the transaction

group are individually displayed, wherein the total for the transaction group [[may]] <u>can</u> be readily reconciled with a consolidated entry in an external account statement.

16-17. canceled

18.   (Currently Amendment) The computer program product of Claim 8, further comprising:
        <u>a</u> third instruction[[s]] <u>set embodied within a</u> ~~on the~~ computer usable medium for displaying a visual indicator of the association of the selected transactions within the transaction group when the selected transactions within the transaction group are individually displayed.

19-29. canceled